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LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

HNR# 70701669

Investor # 138-0308070

Pin# 1515-315-022-0000

This loan Modification Agreement ("hereinafter referred to as the Agreement), made
March 21, 2024

SHERROME WALTON

(hereinafter referred to as the "Borrower(s)") and The Huntington National Bank
("Lender; and/or "Servicer" hereinafter referred to as "Lender") amends and
supplements the (1) Mortgage, Deed of Trust or Security Deed to Secure Debt as
("hereinafter referred to as the Security Instrument") dated December 10, 2019
and recorded as follows: 1935247113

and (2) the Note bearing the same date as, and secured by, the Security Instrument
which covers the real and personal property described in the Security Instrument
and defined therein as the Property located at:

1914 S 17TH AVE, MAYWOOD IL 60153

the real property described being set forth as the address above and the legal
description described below:

SEE ATTACHED LEGAL DESCRIPTION

In consideration of the mutual promises and agreements exchanged, the parties
hereto agree as follows (notwithstanding anything to the contrary contained in the
Note or Security Agreement):

1. As of 04/01/24 the amount payable under the Note and the Security
Instrument (the "Unpaid Principal Balance") is \$119,540.06 U.S.
loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the
order of the Lender. Interest will be charged on the Unpaid Principal Balance at
the yearly rate of 6.750% from 04/01/24
The Borrower promises to make monthly payments of principal and interest of
U.S. Currency of \$721.25 beginning on 05/01/24
and continuing thereafter on the same day of each succeeding month until principal
and interest are paid in full. If on 04/01/24 (the "maturity date") the
Borrower still owes amounts under the Note and Security Instrument, as amended by
this agreement, the Borrower will pay these amounts in full on the Maturity Date. The
Borrower will make such payments at Huntington Mortgage Group or at such other
place as the Lender may require.

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3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. If the lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, The Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in paragraph No. 1 above:
- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

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Sherrome Walton
SHERROME WALTON

N/A

State of ILLINOIS

In the County Cook

on the 19th day of April, 2024 before me personally appeared
SHERROME WALTON

to me known and known by me to be the party (or parties) executing the
foregoing instrument and (he or she) they acknowledged said instrument, by
(his or her) their execution of said instrument to be their free act and deed.



[Signature]
Notary Public

The Huntington National Bank

by: [Signature]
Sabrina Rucker, Vice President

STATE OF OHIO
COUNTY OF FRANKLIN

Before me, a notary public in and for said county, personally appeared Sabrina
Rucker, known to me to be the person who, as a Vice President of The
Huntington National Bank, the corporation which executed the foregoing
instrument, signed the same, and that she did so sign said instrument in the name
and upon behalf of said corporation as such officer; that the same is her free act
and deed as such officer and the free and corporate act and deed of said
corporation; that she was duly authorized thereunto by its board of directors. In
testimony whereof, I have hereunto subscribed my name on this date 4/24/24

[Signature]
Notary Public for Sabrina Rucker only

This Document was Prepared by
Sarah Sawt on NMLS ID # 2172120
for The Huntington National Bank
5555 Cleveland Avenue
Columbus, OH 43231
Return document to above address



JANET M SMITH
Notary Public, State of Ohio
Commission #: 2018-RE-716573
My Commission Expires 4-10-2025

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CHICAGO TITLE
COMPANY

LEGAL DESCRIPTION

Order No. 19GST012058NB

For APN/Parcel ID(s): 15-15-315-022-0000

Lot 7 (except the North 90 Feet thereof) in Broadview Estate Addition to Maywood, a Subdivision of Blocks 10, 15 and 16 in Wallace's Addition to Maywood also the East 1/4 of the North 67.2 acres of the South 150.4 acres of the West 1/2 of Section 15, Township 39 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

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